

## **Who is CARO?**

- Unit within the Office of Administration designated to self-insure and administer workers' compensation benefits for most State of Missouri employees

## **Mission**

- To provide injured workers quality medical care and facilitate their return to work in the most cost effective manner

## **Workers' Compensation Basics**

- No-fault system
- Benefits to employee in case of injury, disability or death as a result of a work related injury
- All employees covered from beginning of employment (excludes contract employees)

## **Benefits**

- Medical care to cure and relieve effects of the injury
- Temporary Total Disability (TTD) for lost wages
- Permanent Disability

## **What is an accident?**

- Defined in Statute as a traumatic event or unusual strain identifiable by place & time
- Caused by a specific event during a single work shift

## **What is an injury?**

- **Must arise out of an in the course of employment**
- **Accident must be the prevailing factor**
  - **Defined as the primary factor causing both the medical condition/disability**

## **Occupational Disease**

- **Compensable only if the occupational exposure is the prevailing factor**
- **Must also arise out of an in the course of employment**
- **Cannot be ordinary, graduation deterioration progressive degeneration caused by aging or normal daily activities**
- **Cannot be an “ordinary disease of life” to which general public is exposed, unless it follows an incident of accident exposure**
- **Repetitive motion considered occupational disease, but must meet the same prevailing factor definition**

## **Reporting Requirements**

- **Employees must report all injuries to their agency**
  - **Failure to notify the employer within 30 days of the alleged injury may jeopardize the ability to receive compensation or other benefits under workers' compensation**
- **State agencies must report injuries to CARO**
- **CARO must report all injuries to Division of Workers' Compensation**

## **Employee Responsibilities**

- **Report injury immediately to supervisor or agency designated WC coordinator**
- **Contact toll free 800 number for initial medical referral or proceed to nearest ER, if emergency**

- Complete all forms in the Employee Packet/email and return promptly to Supervisor or WC coordinator
- Provide supervisor or WC coordinator with work slips provided by physician
- Discuss modified duty as outlined by the physician

### **Supervisor/State Agency Responsibilities**

- Direct employee to toll free 800 number, or ER, if emergency
- Provide Employee Reporting Packet
- Complete Supervisor Statement
- Report injury to WC coordinator or CARO
- Send all supporting documentation to CARO
- Coordinate temporary modified duty based on authorized physicians recommendations
- Notify CARO of any additional information which may be beneficial when reviewing claim
- Notify CARO if the accident involved a safety violation
- Notify CARO if the injury employee refuses to submit to post injury drug/alcohol testing, per employer policy

### **Reporting Injuries to CARO**

- RESTORE system to be available to all entities covered by CARO July 1, 2014
- Will have webinar in June to educate agencies on reporting
- System is web based, so all agencies will access and enter claims
- Monthly reports available to agency users direct from RESTORE, rather than MOBIUS

## **After the Injury is Reported to CARO**

- **Injury is reviewed for compensability under Workers' Compensation Act (287 RSMo)**
- **Investigation may be performed**
- **Pharmacy card may be issued**
  - **No copays for injured worker**
  - **Only to be used for RX's relating to the work injury**
- **Medical care provided and directed by CARO**
  - **Injured worker may choose to see their own treatment at their own expense**
  - **Prior approval required for diagnostic testing, physical therapy, specialist referral, surgery, etc.**
- **Benefits for lost wages reviewed**
- **Case followed until employee reaches maximum medical improvement and released from care**

## **Temporary Total Disability Benefits**

- **Injured worker must be authorized off by authorized treating physician**
- **Forward work slips to CARO promptly**
- **Reimbursement is 2/3 of the salary at the time of the injury, up to a maximum set by law (current 853.08)**
- **3 day waiting period (waived on 15<sup>th</sup> day)**
- **Sick leave may only be used to make up difference between 2/3 TTD and full salary**

## **Early Return to Work**

- Initiative approved by Governor and Cabinet
- Implemented March 1, 2002
- When an employee has been returned to modified duty by the authorized physician, the employee will enter the Early Return to Work Program which allows employees to perform modified or transitional duty as designated by the authorized physician
- TTD will cease when an employee enters the ERTW program
- If the employer is not able to provide temporary modified duty, the agency will be responsible for paying the employee until such time the can accommodate them or they reach maximum medical benefit
- Employees refusing temporary modified duty are not eligible for TTD

## **Claims Resolution**

- Injured worker reaches maximum medical benefit and is assigned a percent of permanent partial disability
- CARO provide final reports to Division of Workers' Comp
- Resolution is negotiated with Attorney General, Injured Worker, Injury Worker Attorney (if applicable) and Judge.

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